

The Department of Neighborhood Development's



Consumer Services Guide



Thomas M. Menino
Mayor, City of Boston
Charlotte Golar Richie
Chief and Director
Department of Neighborhood Development

The Mission Statement of The City of Boston's Department of Neighborhood Development:

The mission of the Department of Neighborhood Development is to make Boston the most livable city in the nation by working with communities to build strong neighborhoods through the strategic investment of public resources.

The Department of Neighborhood Development is an outstanding example of a City of Boston department that fulfills its mission to make Boston the best city in the United States.

- Thomas M. Menino, Mayor of Boston

If you are a first-time homebuyer, an existing homeowner, or a small business or nonprofit, this guide is for you. It will help you find the answers to your questions about the kinds of programs DND has to offer. For more detailed information, call us at 617-635-3880 or visit our website www.cityofboston.gov/dnd for updated information about DND programs that can help you.

*- Charlotte Golar Richie
Chief and Director
Department of Neighborhood Development*

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Educational Programs

DND offers a number of classes and workshops designed to teach you not only how to apply for some of our programs but also how to become a homeowner or a landlord. We also offer instruction in basic home improvement, and run specialty seminars for business owners on various important topics.

Classes for Homebuyers

◆ Credit Smart

617.635.HOME (4663)

This free five-session course helps attendees understand, build and maintain better credit, which is essential to becoming a successful homeowner and building a sound financial future.

◆ HomeBuying 101

617.635.HOME (4663)

This free 10-hour course will teach prospective home buyers the ins and outs of buying a home and getting the best mortgage. The course is required to participate in homeownership lotteries or to receive homebuyer financial assistance from the City. HomeBuying 101 is also offered in various languages.

◆ HomeBuying 102

617.635.HOME (4663)

This free two-hour course thoroughly explains condominiums, including how they operate, condominium fees, the roles and responsibilities of condominium owners, finding the one that's right for you, and how to finance your condo purchase.

◆ Meet The Lenders

617.635.HOME (4663)

Meet the Lenders is a partnership between the City and lenders participating in the Boston HOME Fund. At these free informational sessions, City staff and mortgage officers are on hand to explain City programs and other lending programs available to Boston homebuyers and homeowners who have an opportunity to compare loan programs offered by the attending lenders. Meet the Lender events are held throughout Boston.

Informational Campaigns

◆ Don't Borrow Trouble

617.635.HOME (4663)

Don't Borrow Trouble is a comprehensive foreclosure prevention and intervention program. It includes a consumer awareness program that educates consumers about the dangers of predatory lending, and provides foreclosure counseling and intervention with special services available to elder homeowners. Remember: if a deal looks too good to be true, it probably is.

Classes for Homeowners

◆ Basic Home

Improvement Workshops

617.635.0600

New homeowners are often overwhelmed by the responsibilities of regular maintenance and home improvement. In partnership with the North Bennet Street School and Citizens Bank, Boston HomeWorks offers free home improvement workshops several times a year that teach homeowners how to prioritize seasonal repairs, stock a toolbox and hire a contractor. Workshops and materials also are offered in Spanish.

◆ "Do-It-Yourself"

Hands-On Workshops

617.635.0600

Need to learn exactly how to do basic home repairs? Learn by doing! Boston HomeWorks in partnership with the North Bennet Street School and Citizens Bank will teach participants for free how to install drywall and repair cracked and pitted walls in classes held at the Boston Building Materials Cooperative. Other topics to be covered include safe work practices; tips on selecting paints; and broken window repair.

◆ Homeowner 201

617.265.8995

This free six-hour course teaches homeowners about property management, home repair, budgeting, tax issues, refinancing, avoiding foreclosure, and landlord/tenant rights and responsibilities. Graduates may qualify for discounts on homeowners insurance and at local hardware stores through the Massachusetts Affordable Housing Alliance (MAHA).

Classes for Entrepreneurs

◆ Doing Business in Boston

617.635.2000

At seminars and workshops scheduled throughout the year, participants can learn for free about programs and services offered by the Office of Business Development, including information about changing legislation that affects business owners, entrepreneurs and non-profits. For more information call the number above or go to: www.cityofboston.gov/obd.



Television Programs

◆ The HomeWorks Show 617.635.0612

Cablecast on Boston Neighborhood Network (BNN), this weekly 30-minute television program educates Boston's homeowners and prospective homebuyers about construction, consumer laws, health and safety concerns, and ways to make a house a home. This live show often features a call-in segment that enables the audience to ask questions directly of show participants.

◆ Making Your Neighborhood Work The Boston Main Streets Show 617.635.2000

Making Your Neighborhood Work is cablecast on Boston Neighborhood Network (BNN). The 30-minute program spotlights the business districts that participate in the Boston Main Streets program highlighting new businesses, unique enterprises, activities and events.

DND also offers informational seminars about how to apply for our programs, including 1st Home, BuildHome, HomeWorks and Triple Decker Plus.

** For information on homebuying programs, call the Boston Home Center at 617.635.4663.*

** For home repair and improvement programs, call 617.635.0600.*

Buying Land or Buildings for Development or Open Space

DND is responsible for maintaining all of the land and buildings received by the City through tax foreclosure. Once these properties have been assessed for appropriate re-use, they are offered for redevelopment.

◆ The Clearinghouse 617.635.4191

Contact The Clearinghouse to register interest in purchasing land, buildings, and abutter lots owned by the City of Boston. DND staff will notify you when property is available for sale. To find available City-owned buildings or land on-line, go to the Available Property Inventory at: www.cityofboston.gov
Keyword: *Property Inventory*

◆ Building Sales 617.635.0197

Commercial buildings offered through Building Sales are offered for redevelopment through a Request for Proposals process. Purchasers must meet all requirements for redevelopment, including specific financial criteria.

◆ GrassRoots 617.635.0203

This program provides technical assistance and funding to community groups for the development of community gardens, tot lots, small parks, and other open spaces.

◆ Land Sales 617.635.0197 617.635.0296

Through Land Sales the City offers land for commercial, institutional and individual uses. DND generally will identify, through community process, development options that are acceptable to neighborhood residents, prior to offering the land. Land is then offered for redevelopment through a Request for Proposals process that requires qualified purchasers to meet all requirements, including specific financial criteria for building a business, institution or home. Some lots offered for sale are not buildable and have been restricted in perpetuity.

◆ Yard Sale 617.635.0241

The Yard Sale sells City-owned lots to abutters for open space, garden, or parking use, or to create additions to existing homes or garages. These lots are generally less than 5,000 square feet and will only be sold to owners whose property directly abuts it.



Programs for Homebuyers

Are you interested in buying or building a home for you and your family? DND offers several programs that will help your dream of homeownership come true!

The Boston HOME Center 617.635.HOME (4663)

The Boston HOME Center was founded in 1996 by Mayor Thomas M. Menino to serve as a "one-stop" homeownership information and referral center where people can learn about and register for homebuyer, homeowner and credit counseling classes and seminars. Qualified first-time homebuyers can participate in homeownership lotteries, affordable mortgage programs, and can receive financial assistance to help with the purchase of a home. The HOME Center is located on the first floor of 26 Court Street. The Neighborhood HOME Center is a mobile unit that brings HOME Center services to the neighborhoods via informational seminars held throughout the City.

The Boston HOME Fund 617-635-HOME (4663)

Eligible homebuyers who have completed the HomeBuying 101 class can access forgivable loans to assist with the upfront costs of purchasing a home through The Boston HOME Fund. This financial assistance can help with downpayment and closing costs and is available to low-, moderate- and middle-income first-time Boston homebuyers. Participating lenders provide special affordable mortgage loans and reduced closing costs.

The Boston Soft Second Mortgage 617.635.HOME (4663)

The Boston Soft Second Mortgage Program helps eligible first-time homebuyers buy a higher cost home at a lower monthly cost by reducing the mortgage interest rate, and eliminating points and private mortgage insurance. If needed, this loan can also help pay the monthly mortgage interest during the early years of the loan. It can be combined with financial assistance from the Boston HOME Fund and is available through several Boston banks.

Boston Build Home 617.635.0381

This new program allows first-time homebuyers to build their own homes on formerly City-owned land. Qualified first-time homebuilders must agree to attend an applicant conference, submit an application to a lottery selection process, attend the builder workshop, and abide by an owner-occupancy restriction for 10 years. Boston Build Home staff offers ongoing technical assistance throughout the build-out process.

1st Home Program 617-635-HOME (4663)

The 1st Home Program markets new and completely rehabilitated City-sponsored affordable homeownership properties by conducting lotteries to select eligible buyers. Completing just one application includes you in all homeownership lotteries for which you are eligible.

Residential Development Program 617.635.0381

The Residential Development Program makes 1-3 family homes in need of significant rehabilitation available to qualified buyers. Income-eligible buyers will obtain mortgage financing for both the purchase and full rehabilitation of the property. In addition, program staff and a Construction Specialist will provide assistance to homeowners from purchase through renovation.

Triple Decker Plus 617.635.HOME (4663)

The Triple Decker Plus program helps eligible first-time homebuyers purchase a three-decker home in Boston by providing a Boston Soft Second mortgage loan, Boston Home Fund financial assistance, a deferred mortgage from the City and closing costs assistance from the Bank of America. In exchange for these forgivable subsidies, the buyer agrees to rent one unit at affordable rates during the term of the deferred mortgage.

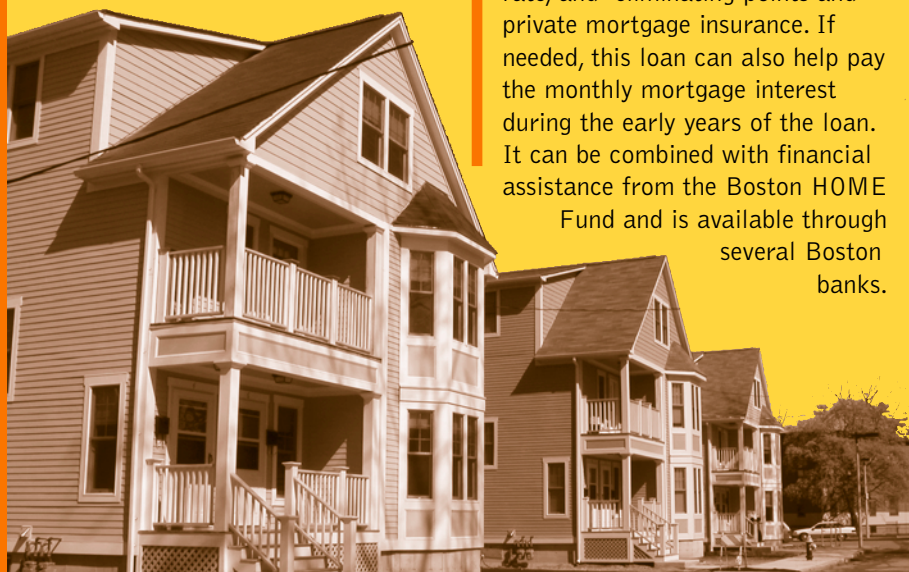
Resources for Renters

Rental Housing Resource Center 617.635.4200

The Rental Housing Resource Center resolves housing disputes by providing free mediation services to landlords and tenants. It also serves as a resource for landlords and tenants so that both understand their rights and responsibilities. Call for a free copy of the handbook or go to: www.cityofboston.gov
Keyword: *Rental Housing*

Tenants at Risk 617.635.0325

This program supports low- and moderate-income residents of HUD-financed multifamily rental properties to preserve their buildings, maintain their affordable rents, and build their resident communities.



Programs for Developers

DND not only helps singles, families and seniors become homeowners, it funds building projects that produce affordable housing. The following programs are vehicles for qualified private and non-profit contractors to aid DND in increasing the housing supply in Boston's neighborhoods through an RFP process.

◆ Buildable Land for Owner-Occupied Homes 617-635-0197

This program offers small builders or home contractors a chance to submit proposals on land that is intended for the construction of single-, two-, or three-family homes for resale to owner-occupied moderate- and middle-income homebuyers. This program is only for contractors who are able to privately finance their construction without a public subsidy.

◆ Create a Buildable Lot 617.635.0296

This program offers small, City-owned lots for combination to abutter-owners. Once combined, the lots must be used to build a one- or two-family home. This program is for developers/homebuilders who are able to privately finance their construction without any public subsidy.

◆ Home Again 617.635.0397

Home Again makes City-owned land available for new affordable housing development in Boston's neighborhoods. Qualified developers (including both for-profit and non-profit organizations) will build scattered site one- and two- family homes and must meet all criteria outlined in the Requests for Proposals.

◆ Homeownership Development 617.635.0397

This program provides loans to private and non-profit developers to create first-time homeownership opportunities of both newly constructed and rehabilitated 1-4 family buildings.

◆ Rental Development 617.635.0397

This program provides loans to private and non-profit developers to create and improve rental units for low- and moderate-income families through new construction and rehabilitation of existing buildings.

◆ Homeless and AIDS Housing 617.635.0253

This program provides funding for housing and supportive services for the homeless, people with AIDS, and at-risk populations.



Starting, Expanding or Improving Your Business

Boston Neighborhoods work when residents have easy access to necessary services and amenities. DND has a number of programs designed with business owners and budding entrepreneurs in mind.

◆ Boston Business Assistance Center (BBAC) 617. 989.9100

The BBAC provides free access to technical, financial, and administrative resources for entrepreneurs, small neighborhood business owners, and those interested in expanding their business or relocating it into one of Boston's neighborhoods.

◆ Boston Main Streets 617.635.0115

Boston's award-winning Main Streets program was established as a citywide program by Mayor Thomas Menino in 1995. For 10 years, Main Streets has provided resources to entrepreneurs, and business owners in the 19 Main Street districts. Main Streets provides technical assistance to help attract new businesses, expand current ones and redesign storefronts. For more information go to: www.cityofboston.gov/mainstreets

◆ Shopping on Main Streets (617) 635-0115

The Shopping on Main Streets program is your ticket to savings at participating businesses in the 19 Boston Main Streets business districts located throughout the city of Boston. For more information on how to become a member and start saving, go to: www.shoppingonmainstreets.com and join your local Main Streets organization.

◆ Partners with Nonprofits 617.635.0420

Partners with Nonprofits provides matching grants of up to \$25,000 to help nonprofit organizations enhance the infrastructure of their facilities. Eligible applicants must offer programs and/or services that are open and available to their immediate community. Awards are made annually and are based upon a competitive Request for Proposal process.

◆ ReStore Boston 617.635.0290

This citywide program provides matching grants to help neighborhood businesses and property owners complete façade improvements, with projects ranging from new signage to complete reconstruction.

Making Improvements to Your Home

DND can help you tackle those necessary home repairs with a variety of programs designed to suit your needs.

◆ Boston HomeWorks 617.635.0600

Boston HomeWorks assists Boston homeowners in making home improvements through the Boston's Historic HomeWorks, HomeWorks, HomeWorks Emergency Loan, and PaintWorks Plus programs. These programs offer financial and technical assistance, conditional grants and expert advice to income-eligible owner-occupants of 1-4 family homes and condominium units.

◆ HomeWorks 617.635.0600

HomeWorks can make a homeowner's basic home improvement dreams a reality. Update electrical wiring, plumbing, cabinets, flooring, fixtures, or replace windows - most home repairs needed in a 1-4 family house or condominium unit are eligible for conditional grants. Bonus grants are available for exterior painting of 1-4 family homes.

◆ Historic HomeWorks 617.635.0600

Designed to meet the needs of Boston's older housing stock, Boston's Historic HomeWorks helps qualified owners of 1-4 family homes that are at least 50 years old make historically appropriate improvements. Exterior repairs must be visible from a public way and maintain the original architectural integrity of the house. Restoration work could include replacing shingles, clapboards, stair railings, exterior painting, masonry repairs, or installing a new roof.

◆ HomeWorks Emergency Loan 617.635.0600

This deferred loan (capped at \$7,000) which must be paid upon sale, refinance, or transfer of ownership can be used to make urgent health and safety repairs. Homeowners must meet income eligibility requirements and accept the City's prioritization of repairs. Installing a new boiler or hot water heater, fixing a leaky roof, rebuilding stairs, correcting faulty wiring, or replacing broken pipes are common emergency loan uses.

◆ PaintWorks Plus 617.635.0600

A new, incentive rebate program, PaintWorks Plus is offered in partnership with Citizen's Bank and the North Bennet Street School. Capped at \$1,000, this exterior home enhancement program also offers low-cost loans through Citizen's Bank. Special discount coupons from local hardware store partners are available for participants to paint, install a new fence, or improve their home's façade. Condominium associations of 1-4 units qualify when all owners meet eligibility requirements.

◆ Lead Safe Boston 617.635.0190

In partnership with the federal government, Lead Safe Boston is designed to help qualified homeowners and investor-owners mitigate the effects of lead-based paint hazards in Boston's older housing stock. Lead Safe Boston provides income-eligible homeowners with repair estimates, grants, zero percent (0%) and below market rate loans, and project monitoring. Priority is given to homes where children under the age of six are present in order to reduce the risk of lead-paint poisoning in children.

SERVICES FOR SENIORS

Senior Homeowner Services 617.635.0338

Senior Homeowner Services (SHOS) enables income-eligible Bostonians 62 years and older to live in their homes safely and to make necessary repairs to their owner-occupied 1-4 family homes through HeatWorks, Senior Emergency Home Rehab, Senior Minor Repairs, and the Senior Vacant Unit Initiative. Working in partnership with non-profit agencies across the city, free technical and financial assistance is offered to elderly homeowners to prioritize, execute and complete necessary repairs and reduce costs.

HeatWorks 617.635.0338

This new program helps income-eligible senior homeowners repair or replace their broken heating systems prior to and during winter emergencies. This important partnership with KEYSpan and Action for Boston Community Development (ABCD) recognizes that faulty heating systems are a major problem for Boston's senior citizens, many of whom cannot afford to maintain their heating systems on a fixed income.

Senior Vacant Unit Initiative 617.635.0338

This initiative provides additional financing to elderly homeowners for the purpose of returning vacant units to rental status. In exchange for the additional funding, program participants enter into a ten-year Rent Regulatory Agreement that stipulates that the newly renovated units be rented to income-eligible households.



Resource Guide

Following is a list of City agencies that provide assistance to constituents and visitors to the City of Boston. For assistance at any hour of the day, contact The Mayor's 24-Hour Constituent Services Hotline at 617.635.4500 or visit the website at www.cityofboston.gov/mayor/24. You can also email Mayor Menino directly at: Mayor@cityofboston.gov

Housing Resources:

- ◆ **The Boston HOME Center**
617.635.HOME (4663)
www.bostonhomecenter.com
Boston's one-stop homeownership information and referral center where people can learn about and register for homebuyer, homeowner and credit counseling classes and seminars.
- ◆ **Boston Housing Authority/ Public Housing**
617.988.4130
www.bostonhousing.org
Information about public housing and rental assistance programs (including Section 8) for low- to moderate-income households.
- ◆ **Rental Housing Resource Center**
617.635.RENT (7368)
www.cityofboston.gov/rentalhousing
Help for tenants and landlords with rental-housing concerns from dispute mediation to legal information.
- ◆ **Fair Housing Commission**
617.635.4408
www.cityofboston.gov/civilrights/housing.asp
Counseling and information about government-assisted and private market housing for low- and moderate-income households.
- ◆ **Emergency Shelter Commission**
617.635.4507
www.cityofboston.gov/shelter
Information and referrals for homeless and hungry persons, and food assistance for families.

Resources for Residents:

- ◆ **Animal Control**
617.635.5348
www.cityofboston.gov/animalcontrol
Find, adopt, or license a pet, or report a stray or sick animal.
- ◆ **Boston Business Assistance Center (BBAC)**
617.989.9100
www.cityofboston.gov
Keyword: BBAC
The BBAC provides technical, financial, and administrative resources for those interested in expanding, improving, or relocating their business in Boston's neighborhoods.
- ◆ **Boston Centers for Youth and Families:**
617.635.4920
www.cityofboston.gov/bcyf
Recreational and educational programs for kids, adults and seniors.
- ◆ **Civil Rights**
617.635.2500
www.cityofboston.gov/civilrights
- ◆ **Consumer Affairs and Licensing**
617.635.3834
www.cityofboston.gov/consumeraffairs
Advocacy for consumers.
- ◆ **Elderly Commission**
617-635-4366
www.cityofboston.gov/elderly
- ◆ **Election Department:**
617.635.4635
www.cityofboston.gov/elections

- ◆ **Emergency Preparedness**
617.635.1400
www.cityofboston.gov/emergency
City evacuation plans, emergency kit assembly info, and locations of neighborhood emergency centers.
- ◆ **Emergency Storm Center**
617.635.3050
No heat complaints: 617.635.5322
www.cityofboston.gov/snow
Information and services for all storm-related problems, including plow requests, downed trees, and power outages.
- ◆ **Inspectional Services Department**
617.635.5300
www.cityofboston.gov/isd
Ensures housing and business establishments adhere to zoning, licensing, health and safety laws. This department also issues building permits.
- ◆ **Office of Neighborhood Services:**
617.635.3485
www.cityofboston.gov/neighborhoods/ons.asp
ONS encourages citizen participation in government through service requests, neighborhood meetings, mailings, and emergency responses.
- ◆ **The Office of New Bostonians**
617.635.2980
www.cityofboston.gov/newbostonians
Help for immigrants new to Boston
- ◆ **Parks and Recreation**
617.635.4505
www.cityofboston.gov/parks
Park locations, events and policies
- ◆ **Office of the Parking Clerk**
617.635.4410
City Tow Lot: 617.635.3900
www.cityofboston.gov/parking
Pay tickets on the web, or access information about resident permit stickers, locating the BTM tow lot, boot removal, and appealing tickets.

- ◆ **Boston Public Health Commission**
617.534.5395
www.bphc.org/contact/default.asp
Information about citywide health initiatives and help for the uninsured.
- ◆ **Public Works**
617.635.4900
www.cityofboston.gov/publicworks
Trash and recycling schedules, report burned out streetlights, potholes, streets to be swept or plowed.
- ◆ **School Department**
617.635.9000
www.boston.k12.ma.us
- ◆ **Taxpayer Referral & Assistance Center (TRAC)**
617.635.4287
<http://www.cityofboston.gov/trac>
- ◆ **Boston Water and Sewer Commission**
617.989.7000
www.bwsc.org/mainpage.html
- ◆ **Women's Commission**
617.635.4427
www.cityofboston.gov/women
- ◆ **Veteran's Services**
617.635.3026
www.cityofboston.gov/veterans
- ◆ **Boston Youth Zone**
617.635.4202
www.bostonyouthzone.com



